

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JOY P BAYNES

Debtor(s)

Case No. 08-15094

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/12/2008.
- 2) The plan was confirmed on 08/01/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/24/2010, 11/08/2010, 08/03/2011.
- 5) The case was dismissed on 08/12/2011.
- 6) Number of months from filing to last payment: 33.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,890.79.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$8,146.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$8,146.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,130.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$428.12
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,558.12**

Attorney fees paid and disclosed by debtor: \$1,370.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCELERATED REHABILITATION CT	Unsecured	355.20	NA	NA	0.00	0.00
AFFILIATED RADIOLOGISTS	Unsecured	2,890.00	NA	NA	0.00	0.00
ALLIED INTERSTATE	Unsecured	733.94	NA	NA	0.00	0.00
APPLIED INCOME SCIENCES LLC	Unsecured	498.00	504.05	504.05	0.00	0.00
BLACK EXPRESSIONS	Unsecured	35.46	NA	NA	0.00	0.00
BRANDYWINE TOWNE HOUSES	Secured	3,218.00	3,161.00	3,161.00	1,708.49	313.76
CITY OF BELLEVILLE	Unsecured	90.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	723.00	NA	NA	0.00	0.00
DUPAGE EMERGENCY PHYSICIANS	Unsecured	277.00	NA	NA	0.00	0.00
ELMHURST EMERGENCY MED SERV	Unsecured	187.00	NA	NA	0.00	0.00
ELMHURST MEMORIAL HOSPITAL	Unsecured	649.00	NA	NA	0.00	0.00
ELMHURST RADIOLOGISTS	Unsecured	32.00	NA	NA	0.00	0.00
GALWAY FINANCIAL SERVICES	Unsecured	394.00	401.00	401.00	0.00	0.00
GMAC RESCAP LLC	Secured	5,500.00	5,500.00	5,500.00	3,147.60	0.00
GMAC RESCAP LLC	Secured	754.58	754.58	754.58	418.03	0.00
GMAC RESCAP LLC	Secured	NA	NA	NA	0.00	0.00
GMAC RESCAP LLC	Secured	NA	NA	NA	0.00	0.00
ILLINOIS DEPT OF HUMAN SVCS	Unsecured	1,935.00	3,599.00	3,599.00	0.00	0.00
INNOVATIVE MERCHANT SOLUTION	Unsecured	1,090.03	495.00	495.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	357.00	384.00	384.00	0.00	0.00
LTD COMMODITIES INC	Unsecured	94.25	NA	NA	0.00	0.00
MED BUSINESS BUREAU	Unsecured	187.00	NA	NA	0.00	0.00
NATIONWIDE ACCEPTANCE	Unsecured	205.00	NA	NA	0.00	0.00
NATIONWIDE COMMERCIAL LP	Unsecured	205.00	204.96	204.96	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	1,918.00	NA	NA	0.00	0.00
PRIMARY HEALTHCARE ASSOCIATE	Unsecured	160.00	NA	NA	0.00	0.00
REHABILITATION MEDICINE	Unsecured	256.00	NA	NA	0.00	0.00
RJM ACQUISITIONS LLC	Unsecured	1,064.00	1,064.26	1,064.26	0.00	0.00
RJM ACQUISITIONS LLC	Unsecured	1,035.00	1,071.00	1,071.00	0.00	0.00
RMCB	Unsecured	33.84	NA	NA	0.00	0.00
RUSH COPLEY	Unsecured	2,977.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RUSH COPLEY	Unsecured	189.00	NA	NA	0.00	0.00
TCF BANK	Unsecured	856.00	NA	NA	0.00	0.00
UNITED STUDENT AID FUNDS INC	Unsecured	5,101.00	2,847.05	2,847.05	0.00	0.00
UNITED STUDENT AID FUNDS INC	Unsecured	2,398.00	2,334.00	2,334.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	4,196.00	4,274.23	4,274.23	0.00	0.00
VILLAGE OF OAK PARK	Unsecured	90.00	NA	NA	0.00	0.00
WESTLAKE HOSPITAL	Unsecured	800.00	NA	NA	0.00	0.00
WESTWOOD COLLEGE	Unsecured	4,256.00	4,478.28	4,478.28	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$6,254.58	\$3,565.63	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$3,161.00	\$1,708.49	\$313.76
TOTAL SECURED:	\$9,415.58	\$5,274.12	\$313.76
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$21,656.83	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,558.12</u>	
Disbursements to Creditors	<u>\$5,587.88</u>	
TOTAL DISBURSEMENTS :		<u>\$8,146.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/14/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.